



Seufert Law Offices, PA

We'll Get You Through It



From the Captain's Log You Can't Trust a Hurricane

Took a shot hop down to FL over Veteran's Day weekend to see my Mom, and check up on the hurricane damage from the latest two hurricanes. Fortunately, she was spared much damage, but zip codes all around her took a beating. Both Helene and Milton did major damage to FL's west coast. Helene stayed more offshore, but its surge devastated the barrier islands, before making a direct hit in the panhandle. Milton hugged the coast more, causing severe damage to the already beleaguered barrier islands, and spawning tornadoes from the west coast to the east coast. Milton made landfall below Tampa, hitting poor Punta Gorda again after Ian tried to remove it's zip code from the map in 2022. Homes that were just repaired from Ian were clobbered again.

I was chatting with an insurance adjuster from Buffalo, NY the other day, whose divorced parents both live near my Mom, and both in their 80's. Both his parents' homes were destroyed by Ian, just to be rebuilt and destroyed again by Milton. He was not sure where they would be living over this winter. My mom, and father-in-law, had the common sense to allow me to relocate them to Ft. Lauderdale area during Milton, others that stayed weren't as lucky. While you can't trust a hurricane's path, you can have common sense not to be there when it comes knocking. But this brings up another topic. How many times can you be ruined and rebuild, to be ruined again? Hurricanes are mother nature's way of cooling off the oceans, by sucking the warmth out of the oceans and dissipating it inland, but the people living on the land don't see that as a good idea. With the ever-increasing nastiness of these hurricanes nowhere along the continental US coastlines are immune from destruction, nor even interior sections, as Helene proved to mountainous NC and TN.



Now I am not a pessimist, but others in FL have gotten the message as the closing picture illustrates. Hey, want to buy some swamp land in FL! •

December 2024 News





'Tis the Season for Identity Thieves

Identity theft isn't a new invention, it's been going on for millennial. But with the rise of the digital age, it's become much more of a threat, as many people shop online (especially during Christmas season) and share personal info across social media platforms. No longer does the bank robber ride into the bank with his guns a blazing, some nefarious actor using a computer is now robbing people blind.

To minimize the risk of identity theft:

- Shop only on secure sites. Look for an "https" in the web address (the "s" is key) or a padlock symbol.
- Familiarize yourself with and avoid phishing scams. Cybercriminals use emails, text messages, and direct messages on social media or in video games to dupe people into divulging personal information
- Add virus protection to your device.
- Utilize strong passwords and PINs, and don't repeat them.
- Credit cards have credit fraud protection. Use those for online transactions, not a debit card.
- Keep close tabs on bank statements, credit card bills, and credit reports.

I've had more scamming texts to my cell phone asking "how are you doing today" in hopes that I would bite and reply, sometimes for fun I reply like "crappy, hope your day is as well" and then block the #.

If you discover that your identity has been stolen, immediately file a police report. It can help you prove to a credit card company or bank that you're the victim of a crime.

Then call your credit card company and dispute any fraudulent transactions. Next, contact the three major credit bureaus — Equifax, Experian, and TransUnion — to put a fraud alert on your account, and request a credit freeze on your credit report. These two actions assure that creditors will contact you directly before opening any new accounts or making changes to existing ones, and block thieves from accessing your credit report to open new lines of credit in your name.

Finally, close out any accounts that were accessed behind your back, and file a Federal Trade Commission identity-theft complaint.

Identity theft can be traumatic — financially and emotionally. Our firm can offer thoughtful guidance on the matter. •



Make Porch Pirates Walk the Plank

“Porch pirates” is the term used for those thugs who see delivered packages outside people’s front doors and do quick swipe-and-runs. Unsurprisingly, there’s a big uptick over the holiday season. Many porch pirates target higher-income areas, and some even tail Amazon, FedEx, and UPS trucks and pounce immediately after a delivery.

According to Security.org, over the last three months of 2023, a staggering 44 million Americans were victims of porch piracy, with losses exceeding \$8 billion in merchandise. A 2019 survey conducted by Reviews.com found that 34% of adults either had a package stolen or knew someone who did.

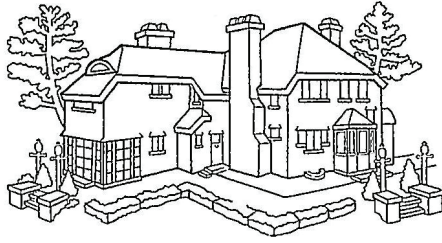
Staying one step ahead of package hijackers is your best strategy:

- Whenever possible, request a signature upon delivery to avoid leaving packages unattended; preferably, schedule a delivery time when you know someone will be home.
- Arrange for packages to be delivered to your place of employment if you work outside the home.
- Many websites and delivery services allow you to list comments for the delivery driver when placing an order. Take advantage! Ask the driver to place packages behind porch furniture, inside a porch box, behind a nearby bush, etc.
- Install a highly visible security camera or video doorbell to record any malfeasance. It will give some would-be thieves pause.
- Follow package tracking.
- Consider investing in and installing a porch lockbox or smart mailbox.
- Arrange deliveries to a central, secure pickup location, such as an Amazon Locker, a PO Box, or UPS or FedEx location. Not as convenient as home delivery, but it beats having a package stolen, especially one of high value or sentiment.
- You can also have your gift package delivered straight to the recipient — after consulting with them! •

December 2024 Notable Dates

- Dec. 7
Pearl Harbor
Remembrance Day
- Dec. 7
Letter Writing Day
- Dec. 13
Violin Day
- Dec. 21
Winter solstice
- Dec. 25
Christmas
- Dec. 25
Hanukkah (sunset)
- Dec. 31
New Year’s Eve
Day

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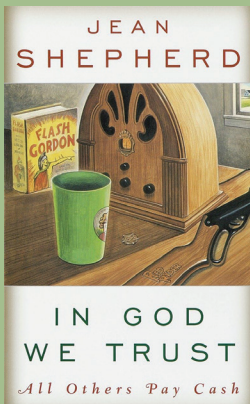
Protect Your Family, Protect Your Rights



You Can't Trust
a Hurricane
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'You'll Shoot Your Eye Out, Kid!'



A Christmas Story is one of the most beloved Christmas movies of all time, right up there with *National Lampoon's Christmas Vacation*. It is based on a number of short stories in the book *In God We Trust: All Others Pay Cash*, written in 1966 by author Jean Shepherd, who was also the movie's narrator.

The movie debuted on screens the week prior to Thanksgiving in 1983. It floundered its first couple of weeks, the plug was pulled, and it never made it to Christmas. However, famed movie critic Roger Ebert gave it a rave review, foreshadowing its future. And because the movie was inexpensive to make, it still turned a profit.

Peter Billingsley played main character Ralphie Parker. He was the first of over 1,000 to audition for the role but obviously made a good initial impression. However, *A Christmas Story* is not the only classic holiday movie Billingsley has appeared in. He also had a small role in *Elf* (2003) as one of Santa's elves, Ming Ming. Billingsley had a speaking part but went uncredited, taking the role as a favor to his friend and director Jon Favreau.

The "Wonder Years," a coming-of-age television comedy-drama (1988–1993), "borrowed" the narration style of *A Christmas Story*. Billingsley also appeared on that show as Kevin Arnold's friend toward the end of the show's run.

Ironically, Jean Shepherd did not want his story to be viewed as a nostalgic look at yesteryear. He fancied it as an anti-sentimental satire of consumerism. But the movie transports us back to our own childhoods and the people and situations that accompanied them. In that sense, Shepherd whiffed on his goal — thankfully, for fans. Merry Christmas! ●